

RFP NO. 502-8206 GROUP HEALTH BENEFITS

MEDICAL PLAN

<u>Proposer</u>	<u>Plan Designs</u>	<u>Funding/Cost Mechanisms</u>																				
United Group	None Submitted	ASO Fees only cost submitted \$23.50 PEPM per plan benefit(Medical,Vision, Dental) at 1900 EE's, this would be \$1,607,400 for administration only This submission is not responsive and this cost presented seems to have been done in error																				
USA Services Group	Some Plan designs were submitted but not in format asked for and no prices	No prices submitted-require shock loss report before submitting - did not even																				
CIGNA	Submitted Exclusive Provider and Preferred Provider Plans for all EE's Medical and Dental	Fully insured Dental, and self funded Dental fees and rates given Self Funded Medical fees and rates given Stop Loss premium provided Rates/costs are projected claims PEPM																				
H.I.P.	Submitted three plan options - HMO, PPO and POS (Point of Service) All include vision and dental riders	<table><tr><td></td><td>HMO</td><td>PPO</td><td>POS</td></tr><tr><td>single</td><td>\$200.23</td><td>\$270.31</td><td>\$240.28</td></tr><tr><td>&amp; spouse</td><td>\$389.79</td><td>\$526.21</td><td>\$467.75</td></tr><tr><td>&amp; kids</td><td>\$370.67</td><td>\$500.40</td><td>\$440.80</td></tr><tr><td>family</td><td>\$532.53</td><td>\$718.92</td><td>\$639.04</td></tr></table>		HMO	PPO	POS	single	\$200.23	\$270.31	\$240.28	& spouse	\$389.79	\$526.21	\$467.75	& kids	\$370.67	\$500.40	\$440.80	family	\$532.53	\$718.92	\$639.04
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HUMANA	I. Management Group - HMO and 2 PPO's	( I. HMO)	( I. -420)	( I.-620)	( II.)	( III. )	( IV.)	
	II. F.O.P. group - PPO plan 480	single \$173.73	\$210.80	\$205.17	\$216.91	\$208.66		\$302.56
	III. AFSCME group - PPO plan 57/03	&spouse \$347.46		\$410.33	\$433.82	\$406.20		\$588.99
	No plan for all employees together	&kids \$330.09		\$389.81	\$412.13	\$386.26		\$560.08
	IV. ASO Plan for Mngmnt and FOP together based on PPO 480	family \$555.94	\$537.58	\$656.53	\$694.12	\$554.95		\$804.68

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DENTAL PLAN

<u>Proposer</u>	<u>Plan Designs</u>	<u>Funding/Cost Mechanisms</u>
Oral Health Services	I. Fully Insured DHMO II. Fully Insured PPO III. Self Funded Dental Plan only using 875 EE's	( I. ) ( II. ) single \$12.40 \$34.43 & spouse \$21.30 72.25 & kids \$26.50 \$77.22 family \$34.10 \$115.48 ( III. ) \$3.00 fee & claims of \$54.22 PEPM
Safeguard	I. Managed Care Plan SG 290 II. Managed Care PlanSG 255 III. Managed Care Plan SG 245 Self Funding fees and costs provided Requires minimum employer contribution and EE participation	( I. ) ( II. ) ( III. ) single \$7.33 \$8.50 \$9.45 plus one \$12.22 \$14.89 \$16.54 family \$20.15 \$23.39 \$25.99
Standard Insurance	Rates and fees not given in manner requested Class I. Management and Confidential Class II. FOP  ASO fees given as per cent of incurred claims	Class I. Class II. single \$32.30 \$29.29 family \$83.55 \$81.43  ASO 13.50%

Compdent	Twelve different fully insured plans were presented by this firm	six indemnity and six DHMO rates given.
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John R. Stoner                      non responsive submission

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VISION PLAN

<u>Proposer</u>	<u>Plan Designs</u>		<u>Funding/Cost Mechanisms</u>			
Vision Care Plan	CORE PLAN COMBO PLAN SECTION 125 Self Insured Plan	Fully Insured Fully Insured Fully insured	single & spouse & kids family self insured	CORE \$3.43 \$6.86 \$8.29 \$11.72 \$.95 PEPM	COMBO \$3.43 \$9.41 \$11.91 \$17.89 \$6.60 claims	125 \$5.98 \$11.96 \$14.46 \$20.44 PEPM
Vision Service Plan	Vision Standard Vision Value  Vision Standard Vision Value	Fully insured Fully Insured  Self Funded Self Funded	single & spouse & kids family fees claims	Standard \$6.39 \$10.25 \$10.46 \$16.87 \$1.07 \$0.72	Value \$4.15 \$6.65 \$6.79 \$10.95 \$7.79 PEPM \$4.89 PEPM	

Spectera	Fully Insured Plan Self Funded Plan      ASO	Insured      ASO single      \$5.50 &spouse      \$7.55 &kids      \$8.00 family      \$13.10 fee & claims      \$1.00 & \$6.90 PEPM
ECPA	Fourteen Fully Insured Plans and Three Self Funded Plans Some Employer Paid, some voluntary , some stand alone voluntary	pricing set up for margin on plan designs, refer to submission for details. Each pricing se

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n provide ASO fee costs.

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t is based on projected participation and utilization driven by level of benefit.